

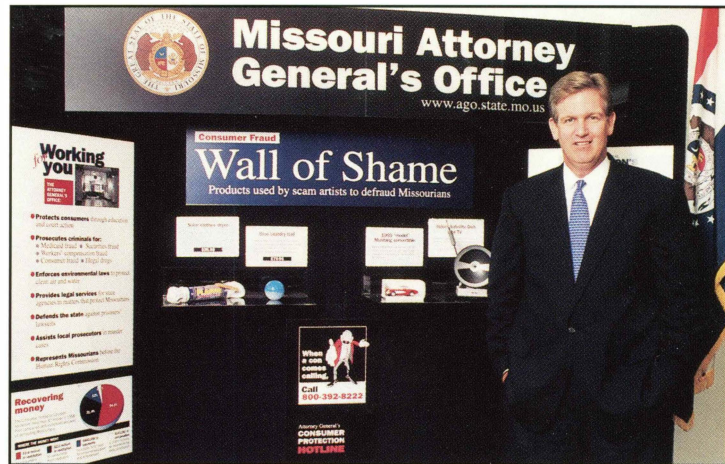
your **KNOW** **RIGHTS**

Knowing the **facts**
and the **law** when
making purchases,
renting a home or
obtaining credit can
make your life easier.



Office of Missouri Attorney General

Jeremiah W. (Jay) Nixon



Attorney General Jay Nixon's traveling consumer exhibit educates Missourians about scams and shows products used by scam artists to defraud consumers.

KNOW your RIGHTS

HAVE YOU ever thought you were taken advantage of because you didn't know your rights? It happens. To protect yourself, know the facts on issues that affect you.

Every choice you make about things like credit, housing, car purchases, and employment determines the lifestyle you and your family will enjoy.

Because your future depends on your ability to make wise decisions, it is important you know where to get information and know your rights and responsibilities as a consumer.

The Missouri Attorney General's Office is glad to provide you with information to help you make good decisions.

Get the facts. Know your rights. Your future depends on it.

Jay Nixon
Attorney General

Jeremiah W. (Jay) Nixon

**If you believe you have been defrauded, call our
Consumer Protection Hotline: 800-392-8222**

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Printed September 1999

*get it
in writing*

Put all agreements with your landlord in writing to avoid later disputes.

Managing your household & purchases

Know how to avoid landlord-tenant disputes

DISPUTES BETWEEN

landlords and tenants happen, but these can be avoided when you know the law. Missouri law:



- Makes it illegal for a landlord to shut off utilities unless it is for health and safety reasons.
- Requires landlords to give 60 days' notice before ending leases for mobile home lots.
- Allows landlords to double rent if a renter subleases to another person without the landlord's permission.
- Allows only two persons per bedroom, except for children born during the lease period.
- Allows county courts to order quick removal of renters involved in criminal activity, even without a conviction.

WRITTEN AGREEMENT

An agreement to rent for one year or more must be in writing and signed by the tenant and landlord. If either fails to follow terms in this legal contract, that person can be sued.

To avoid problems, understand the lease. Also, **put it in writing** who has to mow the lawn, fix a clogged sink or pay the utility bills. **Do not** rely on what someone says.

Before signing a lease:

- Read everything and ask questions. Once you sign, you cannot get out of a lease because you didn't understand it.
- Ask for changes in terms you don't like. You have this right. But the landlord also has the right to refuse. If you decide to sign and lease changes are made, the landlord and tenant both should put their initials by the written changes to show agreement.

Basic lease provisions

At a minimum, a lease should include:

- ✓ Landlord's name, address and phone number.
- ✓ Address of rental property.
- ✓ Amount of monthly rent.
- ✓ Amount of security deposit and conditions for its return.

Before you move in, make a list of damages or needed repairs. Give a copy to the landlord and then file a copy with your lease agreement. This will ensure the security deposit is not withheld to repair damage you did not cause.

AGREEMENT WITHOUT LEASE

Even without a lease, a landlord must give one month's **written** notice to raise rent or evict a tenant. Likewise, a tenant must give a **written** notice at least one month in advance of moving. Just telling a landlord you are leaving is not enough. Without written notice, a landlord may continue to bill you for rent even after you have moved.

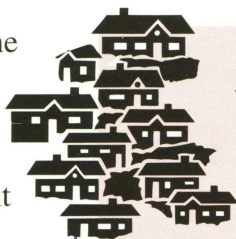
SECURITY DEPOSIT

- A landlord cannot take more than two months' rent as a security deposit.
- The landlord has 30 days to return the deposit at the end of the lease. If all is not returned, the landlord must give you a list of damages for which the deposit will be used.
- The landlord must tell you the time and date of the move-out inspection. You have the right to attend the inspection, which must be held during regular business hours.

- You cannot use the deposit to pay the last month's rent.
- A landlord may keep all or part of a deposit to pay for damages, unpaid rent, or lost rent caused by the tenant moving without adequate notice.
- If a landlord wrongfully withholds all or part of a deposit, you may sue to recover up to twice the amount withheld.

Repairs — who pays?

- A lease should state which repairs are the landlord's responsibility and which are the tenant's.
- Tenants should pay for damages they or a guest cause.
- The landlord should pay for repairs caused by normal wear and tear and natural forces such as the weather.
- If repairs are needed, ask the landlord. If repairs are not made in reasonable time, put your request in writing and keep a copy. If repairs still are not made, you may seek legal help.
- A tenant cannot legally withhold rent until repairs are done. You can get evicted.
- If the dwelling becomes unsafe, you should contact local health or housing authorities.



Section 8 Housing Program

Rental assistance is available to some lower-income families through the Section 8 Program. Under this federal program, the local housing authority agrees to pay a landlord any remaining rent a family cannot afford.

To find out if you qualify, contact your local housing authority.

EVICTION

A landlord cannot evict you without a court order. You will receive notice if an eviction lawsuit has been filed and have the chance to be heard in court. Eviction proceedings may begin if you:

- Damage property.
- Fail to pay rent.
- Violate terms of the lease.
- Injure the landlord or another tenant.
- Allow drug-related criminal activity on the premises.
- Fail to move when the lease is up.

Mobile home set-ups

The Missouri Public Service Commission monitors the construction of manufactured housing and mobile homes to ensure compliance with state and federal laws. To report possible **manufacturer** defects or questionable home set-ups by **dealers**, call the PSC at 800-819-3180.

CANNOT DISCRIMINATE

Landlords cannot refuse to sell, rent, sublease, charge higher rent or falsely state that housing is not available based on your race, color, religion, sex, disability, national origin or family relationships.

If you believe you have been discriminated against, you may call:

Missouri Human Rights Commission:

800-877-6247

Jefferson City area: 573-751-3325

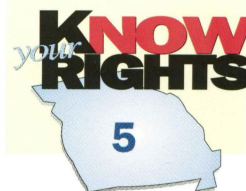
St. Louis area: 314-340-7590

Kansas City area: 816-889-5100

Sikeston area: 573-472-5320

U.S. Department of Housing and Urban Development

Housing discrimination hot line: 800-669-9777

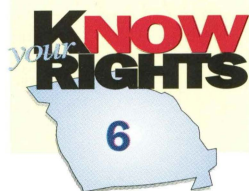




Check it off

When renting a house or apartment, here are some questions you might want to get answered.

Checklist for renters



Know what questions to ask when signing a lease

Landlord's name, address
and phone number _____

Address of rental property _____

Amount of monthly rent _____

Date rent is due _____

Latest date rent will be
accepted before there is late fee _____

Fee, if any, for late rent _____

Amount of security deposit _____

How do I get all of my security deposit back? _____

Who pays for electricity, gas and water? _____

How much does average utility bill run each month? _____

What repairs and cleaning will the landlord do? _____

Who is responsible for these problems:

Stove quits _____

Sink or toilet gets clogged _____

Roof leaks onto personal belongings, staining them _____

Can pets be kept in house? _____

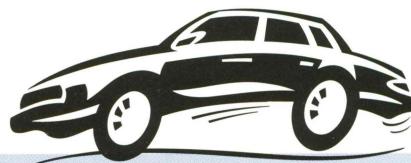
Who takes care of yard? _____

Removes snow from sidewalk and driveway? _____

When is garbage collected? _____

Who pays? _____

Know how to shop for used cars



BUYING A CAR is a big step, and a mistake can be costly. If you buy a used car, make sure it is reliable. There is **no** state law allowing a buyer to return a car and get a full or partial refund.

BUYERS GUIDE

One of the most important things to notice is the Buyers Guide. By law, dealers must display this guide in the window of each used car. This shows the vehicle make, model, year and identification number. It also has a section where **“warranty”** or **“as is — no warranty”** is checked.

✓ **Warranty:** The dealer promises to pay for some or all car repairs during the warranty period. There are two choices:

Full warranty: The dealer provides free repair during the warranty period. However, the dealer may specify which systems are covered, such as the brake system. If you aren't sure what is covered, **ask**.

Limited warranty: The buyer pays for part of the repairs. The dealer must put in writing what percent he will pay and list the systems covered and for how long (in days or miles).

✓ **As is — no warranty:** The buyer pays for repairs. Have a mechanic check the car before buying it.

(Most cars sold privately through individuals are sold “as is.”)

Repairing cars

Car repair is one of the top consumer complaints made to the Attorney General's Office. Most complaints involve overcharging, poor work and deceptive repair practices. Here's how to avoid many problems:

- ✓ Check out a shop's reputation. Ask friends and call the Better Business Bureau.
- ✓ Tell the mechanic what the specific problem is. Ask questions if you don't understand something.
- ✓ Get in writing how much the job should cost. Tell the mechanic to call for an OK before making any repairs not listed in the repair estimate.
- ✓ Get a second opinion if you think the mechanic wants to do unnecessary work.
- ✓ If parts must be replaced, request that the old parts be returned. Put this in writing on the repair order before work begins.
- ✓ Find out if there is a diagnostic charge.
- ✓ If the work is guaranteed, get it in writing.
- ✓ If your car is covered by a warranty, make sure the repair shop will honor it.

**Managing your
household
& purchases**



Check it off

When shopping for a used car, here are questions you can ask.

There is no state law that allows a buyer to return a car and get a full or partial refund. Ask what the dealer's policy is. Individuals usually sell a car "as is."

Checklist for car buyers

Know what questions to ask when shopping for a used car

What parts or systems are under warranty, if any? _____

How long does the warranty last? _____

Can my own mechanic check a car if I decide to buy one? _____

How many people have owned the car? _____

Has the car been in any accidents? _____

What major repairs has the car had — have any original parts been replaced? _____

Can you give me the name and phone number of the most recent owner (then call them)? _____

Do you know the Blue Book value of the car? _____

What is your asking price? _____

What is the best price you can give me? _____

If I buy the car and don't like how it runs, can I return it and get my money back? _____

(If answer is "yes," get the agreement in writing before buying.)

What type of financing does the dealer offer? _____

Know how to handle mail, phone, other solicitations

Chapter

2



TELEMARKETING FRAUD

Criminals have found an easy way to get into your home and your pocket — the telephone. Con artists are cheating consumers out of more than \$40 billion a year by offering phony prizes, cheap products and using high-pressure sales tactics. Don't be caught off guard:

- **If it's free — it's free.** If you are told you have won a great prize but you must pay an up-front fee, shipping charge or tax — hang up. The prize will not be worth the money sent to claim it.
- **Hang up** on offers to buy tickets in foreign lotteries. It is against the law to buy lottery tickets by phone or mail.
- **Don't be pressured** into acting if you are told an offer is good for today only.
- **Watch out** when someone asks for your credit card, bank account or Social Security number. This information can be misused by the wrong people.
- **Ask for written** information. A legitimate company will be glad to send you information. Don't do business by phone with strangers.



THIEF IN YOUR MAILBOX

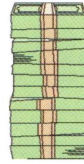
Reaching you through the mail is another way con artists take your money.

- Don't fall for **letters** that look official, urgent or are in an envelope that looks like an important telegram. These gimmicks are used to get your attention or look legitimate.
- Beware of **pyramid schemes** and chain letters. Both solicitations offer a "get-rich-quick" scheme promising little work, few or no "sales" of product and big money when you recruit others. These schemes are illegal and always fail. Pyramids make money for those who start them at the expense of their recruits. Pyramid schemes often pretend to be multi-level marketing organizations. If there is no product or most of your money is made by recruiting, this is illegal.
- Know the law and the odds when entering **sweepstakes**. It is illegal for a company to require a purchase to enter. Odds of winning in some large sweepstakes are about as likely as being one of 10 people chosen on earth.

Managing offers by phone, mail & advertising

EMPLOYMENT & MONEY-MAKING SCAMS

When you get an offer to make money that sounds too good to be true, it probably is. Some common scams:



Work-at-home schemes

Check out promises offering to pay for work done at home, especially if you are asked to send money right away for supplies or services. Talk to others with similar home-based businesses and understand all requirements. Get money promises in writing.

Also, check with the Better Business Bureau and Attorney General's Office to see if the company has received complaints.

What you may get when responding to advertisements:

- ✓ Envelope-stuffing: For \$20 you get instructions on how to place the same ad in other newspapers to trick others into sending you \$20.
- ✓ Assembly or craft work: You buy supplies and make items that the company agrees to buy. It doesn't.
- ✓ Proofreading: For a fee, you are promised books to proofread. The books are not provided.

Postal job, federal employment schemes

Beware of ads promising postal or other jobs if you call an 800 number. When you call, you may be told:



- ✓ **There is an application fee.**

Fact: You never have to pay for information about government job vacancies. Postal jobs are listed at the post office. Federal job information is posted on the Internet at www.usajobs.opm.gov or by calling the U.S. Office of Personnel Management's USA Jobs at 816-426-5702.

- ✓ **A company can help you do well on a qualifying test if you buy its study materials.**

Fact: These same sample questions found in the study materials can be obtained for free from most hiring agencies.

900 numbers

Beware of employment or other similar ads asking you to call "900" phone numbers. These numbers are not free and make money for those being called. These numbers usually cost much more than a regular long-distance call.

Funeral expenses

When a loved one dies, costly decisions must be made about a funeral. Some facts:

- Funeral providers must give you an **itemized list of services** and costs.
- Providers must **disclose** their prices over the telephone.
- **Embalming** is not required by law, except in special cases.
- You have the right to choose **cremation** or **burial**.
- A funeral provider can't refuse, or charge a fee, to handle a **casket** you bought elsewhere.
- A **casket is not required** for cremation. Check with the funeral director for burial requirements by the state and cemetery.

Know how to handle credit card, other loans

Chapter

3

CREDIT IS CONVENIENT BUT IT COSTS

Whether applying for a credit card or a payday loan, you first need to figure out how much your borrowing will ultimately cost and how large your payments will be.

Lenders or credit card companies can help you figure out your monthly bills — based on how long it will take you to repay, the interest rate and the amount of payment.

TYPES OF RATES

A “variable” interest rate can increase or decrease. Many home loans and credit cards have these rates. While it is tougher to figure the final cost for these loans, the lender can help.

Beware of low, short-term “fixed” rates. To attract new customers, many credit card companies offer low rates that last only a few months. If you have a card with a low rate, be aware that some companies may charge a high fee or bump your interest rate to a higher level if a payment is late.

TYPES OF LOANS

PAWNBROKERS

Pawnbrokers lend money for a set time in exchange for collateral such as a watch. If you repay the loan, you will get back your property. If you don't, pawnbrokers will keep your property and probably sell it.

Under Missouri law, pawnbrokers:

- **Cannot charge** more than 2 percent interest per month on the loan amount plus any storage fees.
- **Must give** a receipt describing your pawned items and stating the full amount you owe.
- **Can lend** money for only 30 days at a time. The loan can be extended as many times as you and the pawnbroker agree.
- **Cannot sell** your property until 60 days after the date your loan repayment was due. You may pay off your loan during this time but must pay additional interest for the late time.
- **Must** use reasonable care to protect your property and usually must replace lost or damaged property if you have paid the full amount due.
- **Will not lend** you the full value of the property you pledge.

Managing your credit

How different interest rates, payback times compare

The sooner you pay back your loan and the lower the annual interest rate, called APR, then the less you will have to pay:

Amount borrowed	APR	Months to repay	Monthly payment	Finance charge
\$10,000	9%	36	\$318.00	\$1,448.00
\$10,000	9%	48	248.85	1,944.80
\$10,000	12%	36	332.14	1,957.04
\$10,000	12%	48	263.34	2,640.32

Cannot
discriminate



Federal law

prohibits a lender from denying you credit based on your age, race, color, national origin, gender, marital status, religion or receipt of public aid.

PAYDAY LOANS

You can obtain “payday” loans for less than \$500 without having to pledge collateral. These loans are intended to be paid back with your next paycheck. Payday loans have much higher interest rates than banks. You should check the interest rate calculations carefully when considering whether to take a payday loan. The rates are very high and you may end up paying a great deal of money for the loan.

TITLE LOANS

Title loans may seem like an easy way to get extra money, but beware. You are getting the loan based on the equity, or money value, of your car. If you can't repay the loan, then you will lose your car.

RENT-TO-OWN

Rent-to-own stores offer low monthly payments to rent new or used furniture and appliances. They also offer options that, if you make all payments, you can own the item. But the option to buy is expensive:

BUYING A TV AT RENT-TO-OWN STORE



Payments made: 24
Monthly rent: \$40
Your cost: \$960

SAVING TO BUY TV AT DISCOUNT STORE



Months needed
to save for TV: 5
Your cost: \$179.64
Your savings: \$780.36

Your right to cancel home-equity loan contracts

Federal law allows you three days to cancel most home-equity loan contracts. The lender must give you a notice explaining these rights. You must notify the lender in writing of the cancellation. The lender must honor the cancellation within 20 days.

Before spending at a rent-to-own store, figure out the cost of renting-to-buy. The law **requires** rental-purchase agreements to give important information, including:

- Whether the rented item is new or used.
- Cash price of item if you were to buy it now.
- Number of payments needed to buy the item.
- Total amount you would have to pay to buy the item.
- Amount of payments and due date.
- Description of warranty covering an item or that there is no warranty.

A rent-to-own contract cannot:

- Give the store the right to enter your home to repossess the item. A store must file a lawsuit and get a court judgment.
- Force you to buy insurance from the store to cover the item. If you damage the item, the most you will have to pay is the cash price plus other costs allowed by law.

**Know the
risks of
using your
home or car
as collateral**

If you get a loan based on the equity (money value) in your home or car, you may be risking your most valuable asset. If you can't make payments, the lender could sell the home or car.

Also, never sign any loan papers with blank spaces to be filled in after you leave — the title to your home could be transferred.

Managing
your credit

you **KNOW**
RIGHTS

BOGUS LOANS & CREDIT CARD SCAMS



Protect yourself against bogus loans and scams:

- Avoid calling “900” phone numbers in advertisements for credit cards. If you have to pay to call, you can’t afford to do business with them.
- Avoid credit card offers when you know poor credit history will not qualify you for a legitimate card.
- Don’t pay any application or processing fees before you receive a credit card.
- Avoid any card requiring a deposit that exceeds your charge limit.

CREDIT REPORTS

Financial problems can follow you for years on your credit report. Regardless of scam artists’ claims, you cannot change true information in your report. If you disagree with a negative report, you have the right to include in your report an explanation provided by you.

Here is how long some bad debts can stay on your credit report:

- Court judgments, collection actions and garnishments: seven years.
- Charge-offs (creditor accepts a loss because you cannot repay): seven years.
- Tax liens against property: until paid.
- Bankruptcy: 10 years.

IF YOU THINK A BILL IS WRONG:

- **Write the creditor** at the address listed for billing inquiries within 60 days. Include your name, account number and briefly describe the error and ask for an explanation.
- **Pay at least** the parts of the bill **not** disputed.

The company must investigate your complaint and, within 90 days, correct your bill **or** tell why it won’t. Until then, it cannot give negative credit information to credit bureaus.



Credit costs must be disclosed

Federal law **requires** the following disclosures on credit costs, even for payday loans:

- Amount of money you are borrowing or financing, called “principal.”
- Cost of financing, called finance charge.
- Number and amount of payments needed to repay the amount financed.
- Total cost of transaction.

MAKE SURE CREDIT REPORT IS ACCURATE

Many lenders use credit bureaus to check your credit history, which is why you should check your report for accuracy. You can obtain a copy from a bureau for a small fee.

To request a copy, contact one of the following three major credit bureaus: (However, if you apply for credit and are denied, you may, within 30 days of that denial, request a **free** copy from the bureau issuing the report.)



Equifax

P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
Phone: 800-685-1111

TransUnion

Customer Relations
P.O. Box 390
Springfield, PA 19064-0390
www.transunion.com
Phone: 800-916-8800

Experian

P.O. Box 8030
Layton, UT 84041-8030
www.experian.com
Phone: 888-397-3742

Credit-card interest shoots up costs

Making a \$60 monthly payment on a credit card with 19.8% interest and a \$3,000 balance will take nine years to pay off and cost you more than \$6,000.



NO NEED FOR A DISGUISE

Bill collectors can't harass you

Federal law protects you from being harassed for not paying bills on time.

Bill collectors:

- ✓ **Cannot harass** you by threatening to harm you, your property or your reputation.
- ✓ **Cannot publish** a list of people who have not paid. However, they can report your debt to a credit reporting agency.
- ✓ **Cannot use** obscene or profane language.
- ✓ **Cannot repeatedly** call you.
- ✓ **Must identify** themselves when they contact you.
- ✓ **Cannot threaten** legal action they do not intend to take.

Bill collectors also:

- ✓ **Need to send** a written notice telling the amount owed, name of store or lender, and what you need to do if you disagree.
- ✓ **May contact** you in person or by phone, mail or fax but not at unreasonable places and times, such as before 8 a.m. or after 9 p.m. **unless** you agree.
- ✓ **May contact** you at work unless they know your employer disapproves. You may write the collection agency telling them to stop contacting you. Once the agency receives the letter, it cannot contact you again (other than to say the agency will stop contact or that it or the lender intends to take specific action).
- ✓ **May only contact** people to find out where you work or live — they **cannot** say you owe money.

Managing your credit

Dealing with money problems

If you are having problems paying bills, don't ignore them:

- **Tell creditors** you are having problems and ask for a payment schedule giving you more time to pay.



- **Stop buying on credit.** Limit yourself to money in hand. Otherwise, you are spending future paychecks.
- **Reduce** your most expensive debts, such as credit card bills. Pay more than the "minimum payment."
- **Make a realistic budget.** Write down your expenses and decide which are necessary.

- **Seek help.** Consider letting Consumer Credit Counseling Services set up a plan to repay your debts. Counselors at no cost will help you negotiate payment plans with creditors, consolidate debts and even reduce some finance charges. They also can help you budget. To find a local office, call the National Foundation for Consumer Credit at 800-388-2227.

Know what questions to ask when applying for loans

Must I provide collateral? _____
(If you default, collateral such as a car could be sold to pay off what you owe)

Is the interest rate fixed (won't increase or decrease)? _____

Is there a balloon payment? _____
(This is a large final payment that may be hidden in the contract.
Be more wary if you have small, monthly payments.)

Is there a late fee and, if so, how much? _____

If I can't make a payment,
what can the lender do? _____

Are there any other loan fees? _____

Federal law requires the following disclosures on credit costs, even for payday loans.
Fill in the boxes below for credit costs and payment schedule when loan shopping.

Annual percentage rate Cost of your credit as a yearly rate %	Finance charge Dollar amount credit will cost you \$	Amount financed Amount of credit provided to you \$	Total payments Amount you will have paid after all payments are made as scheduled \$
My payment schedule will be:			
Number of payments	Amount of payments \$	When payments are due	



Check it off

When shopping for a loan, here are questions you can ask. Look for the lowest interest rate available and choose a short pay-back time on the loan or credit card.

Checklist for
loan buyers

Know how to separate fact from fraud

As you have learned through this course, there are numerous laws to protect consumers. Laws, however, do not cover every situation. In fact, many times people have misconceptions about how and when they are protected by consumer laws. The following are some misconceptions that have caused concern to consumers. You should learn to separate the myths from the facts. The following list of seven common misunderstandings will help keep you from making expensive mistakes.

MYTH 1 You have three days in Missouri to return a car after buying it and still get a refund.

FACT: There is no state law that allows a consumer to buy a car and then return it and obtain a partial or full refund. Before buying, check to see if the dealer has a policy on car returns.

MYTH 2 A store has to give you a refund if you request one.

FACT: Missouri has no law on refund or layaway policies. Stores set their policies.

MYTH 3 Giving out your credit card number as an ID or other similar purpose is OK as long as you don't authorize a charge.

FACT: Using credit cards as an ID can be a costly mistake. Con artists with access to your credit card number and expiration date can make unauthorized charges.

MYTH 4 A "lemon law" protects you on all big-ticket purchases, including used cars.

FACT: There is no universal lemon law that applies to all big-ticket items. The Missouri New Vehicles Warranty Law enforces a manufacturer's expressed warranty for new motor vehicles and demonstrators or lease-purchase vehicles that were given a warranty as a condition of the sale.

MYTH 5 Money cannot be taken directly from your bank account without your written authorization.

FACT: Giving someone your checking account number may result in their making withdrawals. People can issue a "demand draft" to your bank, claiming you authorized the withdrawal. The bank may pay it although it lacks your signature.

MYTH 6 Your credit report is private unless you authorize someone to review it.

FACT: Potential employers, landlords, insurers and others may look at your report. Many do.

MYTH 7 Advertisements are accurate, or they would not be printed in the newspaper or broadcast on TV or radio.

FACT: There is no law that ads be submitted to a governmental agency for advance review. The media generally don't investigate the truth of ads and don't have to legally.

Taking
action

Know how to take action, resolve disputes

IF YOU ARE having problems resolving a dispute over a rental deposit, purchase or service, you can try several remedies before filing a lawsuit as your last action.

A carefully worded complaint, contact with your credit card company, or pursuit of monetary losses of up to \$3,000 in small claims court all are options for you before turning to a lawyer.

REGISTER A COMPLAINT

Contact the offending party and try to settle your dispute first before contacting outside help.

CONTACT BETTER BUSINESS BUREAU, ATTORNEY GENERAL

Contact the Better Business Bureau and the Attorney General's Office, 800-392-8222, and file a formal complaint if you're not satisfied with the business. If an individual or a business is violating the law, then results may be quicker if you contact both offices simultaneously.

The BBB offers a free consumer arbitration service to settle disputes between businesses and consumers. Both parties must agree to the process and any decision of the arbitrator is legally binding. A lawyer is not needed.

CONTACT CREDIT CARD COMPANY

If you used a credit card to pay for a disputed service or product, you may be able to recover your money. Write your credit card company a letter recording details of the matter. You must mail the letter within 60 days after you receive the disputed bill.

BETTER BUSINESS BUREAU

The BBB handles consumer complaints throughout Missouri.

Kansas City: **816-421-7800**

St. Louis: **314-645-3300**

Springfield: **417-862-4222**

FILE IN SMALL CLAIMS COURT

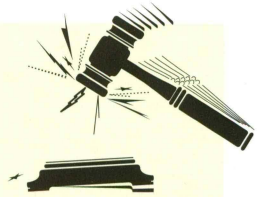
Small claims court can help consumers with problems such as a landlord who won't return a deposit or a repairman who said he fixed a pipe that still leaks.

Under state law, consumers who have a claim for **up to \$3,000** can, without hiring a lawyer, file a lawsuit in small claims court to recoup their money.

Before you sue, make sure there is no other way of settling your dispute. You may save yourself a lot of time and effort.

To file, submit the legal documents in the associate circuit court of the county in which you live. The associate circuit court is housed in the county courthouse.

If the person or business you are suing is located in another county or if the product or service was bought in another county, you should file suit in that county.



Last action

When other remedies fail and if small claims court is not available to you, you may want to take your case to court. You might want to contact a lawyer to help.

**When
a con
comes
calling,
call
800-
392-
8222**



You also can call the Attorney General's Consumer Protection Hotline to check for complaints made against individuals or businesses.

Visit our Web site at www.ago.state.mo.us

Notes



OFFICE OF ATTORNEY GENERAL
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